
State: Arkansas **Filing Company:** Starmount Life Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: StarLife Plus Rates
Project Name/Number: /

Filing at a Glance

Company: Starmount Life Insurance Company
Product Name: StarLife Plus Rates
State: Arkansas
TOI: L04I Individual Life - Term
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type: Form
Date Submitted: 07/31/2012
SERFF Tr Num: STAR-128608596
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Belle Lucas, Natka Varisco, Ruston Woolley, Ronetta Andrus, Jennifer LeGlue
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/03/2012
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: StarLife Plus Rates
Project Name/Number: /

Filing Company: Starmount Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 08/03/2012
State Status Changed: 08/03/2012
Deemer Date: Created By: Ruston Woolley
Submitted By: Ruston Woolley Corresponding Filing Tracking Number:
Filing Description:
July 31, 2012

RE: Starmount Life Insurance Company, NAIC #68985
StarLife Plus 20-002 – Rate Increase

Dear Sir/Madam:

We would like to inform you of our planned increase in the current premiums for our product StarLife Plus, form no. 20-002. StarLife Plus was approved in Arkansas on 6/12/2001. This increase in current premiums is being made as is permitted by the Policy's Premium Change Provision. In accordance with this provision, all affected policies will have been in effect in excess of five years.

Our records indicate there are 74 policies in force in Arkansas. The last StarLife Plus policy was issued in Arkansas on 11/15/2005. This product is no longer being issued. Therefore this rate increase will affect in-force policies only. The current premiums per \$1,000 of coverage are being increased approximately 25%. In no case will the revised current premiums exceed the policy form's guaranteed maximum premiums. All other product features and benefits will remain the same. We plan on having the revised premiums be effective on the first premium due date on or after August 1, 2013.

The increase in current premiums is required due to the deterioration of expected experience on this product, primarily related to the significant drop in expected investment returns from the time the product was originally priced to today.

It is our understanding that filing for approval of rate increases of life products is not required in your state. Therefore we have not included any rate data.

Please contact me if a formal rate filing is necessary, (225)400-9247 or Rustonb@starmountlife.com.

Sincerely,
Ruston Woolley
Compliance Specialist

Company and Contact

State: Arkansas
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: StarLife Plus Rates
Project Name/Number: /

Filing Contact Information

Ruston Woolley, Compliance Specialist rustonb@starmountlife.com
8485 Goodwood Blvd. 225-400-9247 [Phone]
Baton Rouge, LA 70806-7878 225-610-1447 [FAX]

Filing Company Information

Starmount Life Insurance Company
7800 Office Park Boulevard
Baton Rouge, LA 70809
(225) 926-2888 ext. [Phone]

CoCode: 68985
Group Code:
Group Name:
FEIN Number: 72-0977315

State of Domicile: Louisiana
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Starmount Life Insurance Company	\$100.00	07/31/2012	61327383

SERFF Tracking #:	STAR-128608596	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	StarLife Plus Rates		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	08/03/2012	08/03/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/02/2012	08/02/2012

Response Letters

Responded By	Created On	Date Submitted
Ruston Woolley	08/03/2012	08/03/2012

State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	StarLife Plus Rates		
Project Name/Number:	/		

Disposition

Disposition Date: 08/03/2012
Implementation Date:
Status: Accepted For Informational Purposes
Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Rate	StarLife Plus Rates		Yes

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Product Name: StarLife Plus Rates
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/02/2012
Submitted Date	08/02/2012
Respond By Date	09/04/2012

Dear Ruston Woolley,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments:

Guidelines for filing a rate increase for this product are outlined in Arkansas Bulletin 11-83. Please provide the additional documents.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	StarLife Plus Rates		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/03/2012
Submitted Date	08/03/2012

Dear Linda Bird,

Introduction:

Please see response below.

Response 1

Comments:

I have attached the new rates under the rate/rule schedule tab.

Related Objection 1

Comments:

Guidelines for filing a rate increase for this product are outlined in Arkansas Bulletin 11-83. Please provide the additional documents.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes				
Document Name	Affected Form Numbers	Rate Action*	Rate Action Information	Attachments
StarLife Plus Rates	20-002	Revised	Previous State Filing Number null Percent Rate Change Request 0	

Conclusion:

Please let me know if you have any questions or if you need further information.

Thanks,
Ruston Woolley
225-400-9247

Sincerely,
Ruston Woolley

State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium		
Product Name:	StarLife Plus Rates		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		StarLife Plus Rates	20-002	Revised	Previous State Filing Number:		Star Life Plus Revised Current Premiums 20120726.pdf
					Percent Rate Change Request:		

Starmount Life Insurance Company

Star Life Plus, Policy Form 20-002, Revised Current Premiums per 1,000								
Issue Age	Male Nonsmoker		Male Smoker		Female Nonsmoker		Female Smoker	
	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2
0	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
1	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
2	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
3	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
4	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
5	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
6	2.40	1.20	2.40	1.20	2.40	1.20	2.40	1.20
7	2.72	1.20	2.72	1.20	2.40	1.20	2.40	1.20
8	3.00	1.20	3.00	1.20	2.40	1.20	2.40	1.20
9	3.00	1.20	3.00	1.20	2.40	1.20	2.57	1.20
10	3.00	1.20	3.00	1.20	2.51	1.20	2.80	1.20
11	3.00	1.20	3.15	1.35	2.63	1.20	2.98	1.20
12	3.00	1.20	3.30	1.50	2.72	1.20	3.10	1.20
13	3.00	1.20	3.45	1.65	2.80	1.20	3.15	1.35
14	3.00	1.20	3.60	1.80	2.92	1.20	3.30	1.35
15	3.00	1.20	3.75	1.95	2.98	1.20	3.30	1.35
16	3.00	1.20	3.90	2.10	3.00	1.20	3.30	1.35
17	3.00	1.20	4.05	2.10	3.00	1.20	3.45	1.35
18	3.00	1.20	4.20	2.10	3.00	1.20	3.45	1.50
19	3.00	1.20	4.35	2.25	3.00	1.20	3.60	1.50
20	3.00	1.20	4.50	2.25	3.00	1.20	3.60	1.50
21	3.00	1.20	4.65	2.25	3.00	1.20	3.60	1.50
22	3.00	1.20	4.80	2.40	3.00	1.20	3.75	1.50
23	3.00	1.20	4.95	2.55	3.00	1.20	3.75	1.50
24	3.00	1.20	5.10	2.55	3.00	1.20	3.90	1.65
25	3.00	1.20	5.25	2.70	3.00	1.20	3.90	1.65
26	3.00	1.35	5.40	2.85	3.00	1.20	3.90	1.80
27	3.00	1.50	5.55	3.00	3.00	1.20	4.05	1.95
28	3.00	1.65	5.70	3.15	3.00	1.20	4.20	2.10
29	3.00	1.80	5.85	3.30	3.00	1.20	4.20	2.25
30	3.00	1.95	6.00	3.45	3.00	1.20	4.35	2.40
31	3.15	2.10	6.15	3.75	3.00	1.35	4.50	2.70
32	3.45	2.40	6.45	4.20	3.00	1.35	4.65	3.00
33	3.75	2.55	6.75	4.65	3.00	1.50	4.80	3.30
34	4.05	2.85	7.05	5.10	3.00	1.80	4.95	3.60
35	4.50	3.15	7.50	5.55	3.15	1.95	5.25	4.05
36	4.95	3.45	8.10	6.00	3.45	2.25	5.70	4.50
37	5.40	3.75	8.70	6.60	3.60	2.55	6.15	4.80
38	5.85	4.20	9.45	7.05	4.05	2.85	6.60	5.25
39	6.30	4.65	10.20	7.80	4.35	3.15	7.20	5.70
40	6.90	5.10	11.10	8.40	4.80	3.45	7.80	6.15
41	7.50	5.55	12.00	9.15	5.25	3.75	8.40	6.60
42	8.25	6.15	13.05	10.05	5.70	4.20	9.00	7.20
43	9.00	6.75	14.10	10.95	6.15	4.50	9.75	7.65
44	9.75	7.35	15.30	11.85	6.60	4.95	10.50	8.25

Starmount Life Insurance Company

Star Life Plus, Policy Form 20-002, Revised Current Premiums per 1,000								
Issue Age	Male Nonsmoker		Male Smoker		Female Nonsmoker		Female Smoker	
	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2
45	10.65	8.10	16.50	12.90	7.20	5.40	11.25	8.85
46	11.55	8.85	17.70	13.95	7.80	5.85	12.00	9.45
47	12.45	9.60	18.90	15.00	8.25	6.45	12.90	10.05
48	13.35	10.50	20.25	16.05	9.00	6.90	13.80	10.65
49	14.40	11.40	21.75	17.25	9.60	7.50	14.70	11.40
50	15.60	12.30	23.25	18.45	10.35	8.10	15.60	12.15
51	16.95	13.35	24.90	19.80	11.10	8.70	16.65	12.90
52	18.30	14.40	26.70	21.30	12.00	9.30	17.55	13.80
53	19.65	15.60	28.65	22.95	13.05	10.05	18.75	14.70
54	21.30	16.80	30.60	24.60	14.10	10.80	19.95	15.75
55	22.95	18.15	32.70	26.25	15.15	11.70	21.15	16.80
56	24.60	19.50	34.80	27.90	16.35	12.60	22.65	17.85
57	26.55	21.00	37.05	29.55	17.70	13.65	24.15	19.05
58	28.50	22.65	39.30	31.50	19.05	14.85	25.80	20.40
59	30.45	24.45	41.85	33.45	20.40	16.05	27.45	21.75
60	32.70	26.40	44.40	35.70	21.90	17.40	29.10	23.10
61	34.95	28.50	46.95	38.25	23.25	18.75	30.60	24.60
62	37.35	30.90	49.80	40.95	24.75	20.25	32.10	26.10
63	39.90	33.45	52.80	43.95	26.40	21.90	33.90	27.75
64	42.90	36.15	56.25	47.25	28.20	23.55	35.70	29.55
65	46.20	39.15	60.00	50.70	30.15	25.35	37.65	31.50
66	49.20	42.15	63.30	54.15	31.80	26.55	39.45	32.70
67	52.80	45.45	67.20	57.90	33.90	28.05	41.55	34.20
68	57.15	49.20	72.30	62.25	36.45	30.00	44.25	36.45
69	62.70	53.55	78.60	67.20	39.60	32.85	47.70	39.45
70	69.45	58.50	86.70	72.75	43.50	36.60	51.90	43.50
71	79.20	63.75	98.85	78.90	48.75	43.20	57.60	50.85
72	90.30	69.90	112.65	86.10	54.90	50.85	64.35	59.25
73	102.60	77.10	127.95	94.35	62.10	59.25	72.15	68.40
74	115.80	85.65	144.60	104.10	70.20	68.25	80.85	78.00
75	129.90	95.55	162.30	115.20	79.50	77.40	90.75	87.90